

VOLUNTARY PETITION (Form 1a)

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT of PENNSYLVANIA		VOLUNTARY PETITION
IN RE (Name of debtor used if individual, enter Last, First, Middle) BERLOW, BERNARD R.		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle) BERLOW, SARINA C. #1
ALL OTHER NAMES used by the debtor in the last 8 years (Include married, maiden, and trade names)		ALL OTHER NAMES used by the joint debtor in the last 8 years (Include married, maiden, and trade names)
SOC. SEC./TAX I.D. No. (If more than one, state all) 274-40-4242 /		SOC. SEC./TAX I.D. No. (If more than one, state all) 170-38-2676 /
STREET ADDR. OF DEBTOR (Street No., City, State, and Zip Code) 338 COLUMBIA AVENUE P.O. BOX 318 PALMERTON, PA 18071		STREET ADDR. OF DEBTOR (Street No., City, State, and Zip Code) 338 COLUMBIA AVENUE P.O. BOX 318 PALMERTON, PA 18071
County of Residence or Principal Place of Business CARBON		County of Residence or Principal Place of Business CARBON
MAILING ADDRESS OF DEBTOR (If different from street address)		MAILING ADDRESS OF DEBTOR (If different from street address)
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (If different from addresses listed above)		VENUE (Check one box) <input checked="" type="checkbox"/> Debtor has been domiciled or had a residence, principle place of business or principal assets in this District of 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a Bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
INFORMATION REGARDING DEBTOR (Check applicable boxes)		
TYPE OF DEBTOR (Check one box) <input type="checkbox"/> Individual <input checked="" type="checkbox"/> Joint (Husband & Wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case Ancillary to Foreign Proceeding
NATURE OF DEBT (Check one box) <input checked="" type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business-Complete A & B below		SMALL BUSINESS (Chapter 11 only) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101. <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 112.
A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Professional <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Railroad <input type="checkbox"/> Transportation <input type="checkbox"/> Manufacturing/Mining <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Construction <input type="checkbox"/> Real Estate <input type="checkbox"/> Other Business		FILING FEE (Check one box) <input checked="" type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. See Rule 1008(b).
B. BRIEFLY DESCRIBE NATURE OF BUSINESS		NAME AND ADDRESS OF LAW FIRM OR ATTORNEY 5 00 04223 Telephone No. Name(s) of Attorney(s) Designated to Represent the DEBTOR
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. § 504) (Estimates only) (Check applicable boxes)		Debtor Phone Number:
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		<input checked="" type="checkbox"/> Debtor is not represented by an attorney
ESTIMATED NUMBER OF CREDITORS 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED ASSETS (in thousands of dollars) Under 50 50-99 100-499 500-999 1000-9999 10,000-99,999 100,000-over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED LIABILITIES (in thousands of dollars) Under 50 50-99 100-499 500-999 1000-9999 10,000-99,999 100,000-over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
EST. NO. OF EMPLOYEES - CH 11 & 12 ONLY 0 1-19 20-99 100-499 500-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
EST. NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY 0 1-19 20-99 100-499 500-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

THIS SPACE FOR COURT USE ONLY

FILED
 U.S. BANKRUPTCY COURT
 MIDDLE DISTRICT OF PENNSYLVANIA
 PALMERTON, PA
 06/07/04 29 PM 1:12

FORM 1A, VOLUNTARY PETITION

Form Created by dUEGA
Phone (800) 244-4437

EXHIBIT "A"

In Re. **BERLOW, BERNARD R.**
DEBTOR

Case No. _____ (if known)

FILING OF PLANFor Chapter 9, 11, 12, and 13 cases only. Check appropriate box.
☐ A copy of debtor's proposed plan dated is attached.☒ Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.**PRIOR BANKRUPTCY CASE FILED WITHIN LAST 8 YEARS (If more than one, attach additional sheet.)**

Location Where Filed	Case Number	Date Filed
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PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR (If more than one, attach additional sheet.)

Name of Debtor	Case Number	Date
Relationship	Case District	Judge

REQUEST FOR RELIEF

Debtor is eligible for and requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

Attorney

X

Signature of Attorney

X

Date

INDIVIDUAL/JOINT DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.

X Bernard R. Berlow
Signature of DebtorX 1/24/00
DATEX Spring G. Berlow
Signature of Joint DebtorX 11/24/00
Date**CORPORATE OR PARTNERSHIP DEBTOR**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

X
Signature of Authorized IndividualX
Print or Type Name of Authorized IndividualX
Title of Individual Authorized by Debtor to File this PetitionX
Date
If debtor is a corporation filing under chapter 11, Exhibit "A" is attached and made part of this petition.**TO BE COMPLETED BY AN INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 322)**

I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.

X
Signature of Debtor

X

Date

X
Signature of Joint Debtor

X

Date

EXHIBIT "B" (To be completed by attorney for the individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s), names in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X

Signature of Attorney

X

Date

FORM 1A VOLUNTARY PETITION - continuation

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110 that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number

Address Tel. No.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

A Bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

11 U.S.C. 110, 18 U.S.C. 156

Form Created by dFPGA
Phone (800) 544-4437

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223

Chapter THIRTEEN

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

a. *Property to Be Surrendered.*

Description of Property

Creditor's name

1. <u>116 W RIDGE</u>	<u>CITIZENS</u>
2. <u>116 W RIDGE</u>	<u>WILLIAM McDONALD</u>
3. <u>TANGLWOOD</u>	<u>TANGLWOOD RESORT</u>

b. *Property to Be Retained.* [Check applicable statement of debtor's intention concerning reaffirmation, redemption, or lien avoidance.]

Description of property	Creditor's name	Debt will be reaffirmed pursuant to § 524(c)	Property is claimed as exempt and will be redeemed pursuant to § 722	Lien will be avoided pursuant to § 522(f) and property will be claimed as exempt
1. <u>338 COLUMBIA</u>	<u>SOVEREIGN BANK</u>	<u>X</u>	<u> </u>	<u> </u>
2. <u>120-122 LAFAYETTE</u>	<u>FIRST NATIONAL BANK</u>	<u>X</u>	<u> </u>	<u> </u>
3. <u>338 COLUMBIA</u>	<u>HOMEcomings</u>	<u>X</u>	<u> </u>	<u> </u>
4. <u>468 LEHIGH</u>	<u>HOMEcomings</u>	<u>X</u>	<u> </u>	<u> </u>
5. <u>470 LEHIGH</u>	<u>MONEY STORE</u>	<u>X</u>	<u> </u>	<u> </u>

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Date _____

Signature of Debtor

Sarina C. Berlow

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form form each person.

X
Signature of Bankruptcy Preparer: _____

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

STATEMENT OF INTENTION

Form Created by CLEAL
Phone (800) 444-4497

Form 8. CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION Attached Sheet

Debtor Name BERLOW, BERNARD R

Case No.5 0004223

a. Property to Be Surrendered
Description of Property

Creditor's Name

b. Property to Be Retained

Description of Property	Creditor's Name	Debt be reaffirmed	claimed as exempt	Lien will be avoided
75 BEECHAY	HOUSEHOLD	X		
303 GLEN ECHO	HOUSEHOLD	X		
KIHEI BAY	GE CAPITAL	X		
571 HAZARD	CITIZENS	X		
633 HAZARD	CITIZENS	X		
555-561 HAZARD	EQUITY ONE	X		
507 E BERTSCH	CITIZENS	X		
749 EDMONT	DUBOSKY	X		
107 W RAILROAD	CITIZENS	X		
119 W RAILROAD	CITI FINANCIAL	X		
208 HAZARD ST	CARBON COUNTY TAX	X		
879 EDMONT	DELTA	X		
WOLF CREEK	NONE	X		
153 SNOW HILL	FIRST UNION	X		
268 LEHIGH	CITI FINANCIAL	X		
511 E BERTSCH	DELTA	X		
STOCK FTU	CITIZENS	X		
STOCK 69 FTU	CITIZENS	X		
COMPUTER	CITIZENS	X		
CAR	CITIZENS	X		

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question must be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In Business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(30).

To distinguish Husband (H), Wife (W), Joint (J), or Community (C) precede the answer with appropriate symbol. Example: (H)\$5000.

☐ None 1. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment, trade, or professional, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amount received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

50000	2000		SALARY, NET REAL ESTATE
85000	01/01/99	12/31/99	SALARY, REAL ESTATE, BBA
65000	01/01/98	12/31/98	SALARY, REAL ESTATE, BBA

None
☒

2. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than from employment, trade, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

None
☒

3. PAYMENTS TO CREDITORS

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$500 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS

AMOUNT
PAYMENTS

AMOUNT
STILL OWING

Monthly mortgage payments to creditors

None
☒

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTOR

DATES OF
PAYMENTS

AMOUNT
PAYMENTS

AMOUNT
STILL OWING

N/A

None
☒

4. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS

a. List suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR
DISPOSITION

01-0001343 12/3/04

\$50.50 -

50302

1/07

01-0001000-0 4/27/05

\$58.50 -

57302

1/07

99-2371 6/21/00

\$1140

CARROLL COUNTY PA

FORECLOSURE PROCESS STARTED ON SEVERAL PROPERTIES

None
☒

b. Describe all property that has been attached, granished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

None
☒

5. REPOSSESSIONS, FORECLOSURES AND RETURNS

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER, OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

NONE

None
☒

6. ASSIGNMENTS AND RECEIVERSHIPS

a. Describe any assignments or property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

NONE

None
☒

b. List all property which has been in the hands of a custodian, receiver, or court-appointed officer within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE OF
PROPERTY

NONE

None
☒

7. GIFTS

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF PERSON
OR ORGANIZATIONRELATIONSHIP
TO DEBTOR
IF ANYDATE
OF GIFTDESCRIPTION
AND VALUE OF
GIFT

None

None
☒

8. LOSSES

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DESCRIPTION
AND VALUE OF
PROPERTYDESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARSDATE OF
LOSS

None

None
☒

9. PAYMENTS RELATING TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEEDATE OF PAYMENT,
NAME OR PAYOR IF
OTHER THAN DEBTORAMOUNT OF MONEY OR
DESCRIPTION AND VALUE
OF PROPERTY

None

None
☒

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY
TRANSFERRED
AND VALUE RECEIVED

None

None

X 11. CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit which the debtor were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerages houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF INSTITUTIONTYPE AND NUMBER
OF ACCOUNT AND
AMOUNT OF FINAL BALANCEAMOUNT AND
DATE OF SALE
OR CLOSING

KeyStone

Checking

4250.252

475015262

6/14/00 SC

None

X 12. SAFE DEPOSIT BOXES

List all safe deposit or other box or depository in which the debtor has or has had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORYNAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORYDESCRIPTION
OF
CONTENTSDATE OF TRANSFER
OR SURRENDER,
IF ANY

NONE

None

X 13. SET OFFS

List all set-offs made by any creditors, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

NAME AND ADDRESS

DATE OF
SET-OFFAMOUNT OF
SET-OFF

NONE

None

X 14. PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNERDESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

NONE

None
☒

15. PRIOR ADDRESS OF DEBTOR

If the debtor has moved within the two years immediately preceding the commencement of the case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

N/A

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the two years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the two years immediately preceding the commencement of this case.)

None
☒

16. NATURE, LOCATION AND NAME OF BUSINESS

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

NAME AND ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING
DATES OF OPERATION

CLARITY FIN TECHNOLOGIES
BIRMINGHAM GLEN ASSOCIATES
125 DEERWOOD AVE
AT PRINCE, AL 35071

COMPUTER SERVICE
COMPUTERS

1986-2000
1984-2001

None
☒

17. BOOKS, RECORDS AND FINANCIAL STATEMENTS

- a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

none

None
☒

- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

none

☒ None
c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

☒ None
d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

None

☒ None
18. INVENTORIES

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

N/A

☒ None
b. List the name and address of the person having possession of the records of each of the two inventories reported in the above.

DATE OF INVENTORY

NAME AND ADDRESS OF CUSTODIAN
OF INVENTORY RECORDS

N/A

☒ None
19. CURRENT PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

N/A

None
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

N/A

None
☒

20. FORMER PARTNERS, OFFICERS, DIRECTORS AND SHAREHOLDERS

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF WITHDRAWAL

N/A

None
☒

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

N/A

None
☒

21. WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME AND ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

N/A

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

(if completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature
of Debtor _____

Date _____

Signature
of joint Debtor
(if any) _____

Sarina C. Berlow

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form form each person.

X

Signature of Bankruptcy Preparer _____

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

(if completed on behalf of a partnership or corporation)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title _____

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty of making a false statement: fine of up to \$500,000 or imprisonment for up to 5 years, or both, for U.S.C. § 152 and 3571

0 continuation sheets attached

STATEMENT OF FINANCIAL AFFAIRS DECLARATION

Form Created by dLFGAL
Phone (602) 444-4477

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PURJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the forgoing summary and schedules, consisting of 27 sheets, and that they are correct to the best of my knowledge, information and belief.
(TOTAL SHOWN ON SUMMARY PAGE PLUS 1)

Date _____

Signature _____
DEBTOR

Date _____

Signature Sarina C. Berlow
JOINT DEBTOR (IF ANY)
(If joint case, both spouses sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form form each person.

X
Signature of Bankruptcy Preparer _____

Date _____

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PURJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in the case, declare

under penalty of perjury that I have read the forgoing summary and schedules, consisting of _____ sheets, and that they are correct to the best of my knowledge, information and belief.
(TOTAL SHOWN ON SUMMARY PAGE PLUS 1)

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

Form Created by dLEGAL
Phone (508) 544-4437

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided.

Add the amounts from Schedules A and B to determine the total amount of the debtor's assets.

Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED YES/NO	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	4	1090000		
B - Personal Property	Yes	5	223677		
C - Property Claimed As Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	6		844738	
E - Creditors Holding Unsecured Priority Claims	Yes	1		100673	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		238455	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7014
J - Current Expenditures of Individual Debtor(s)	Yes	1			5403
Total Number of Sheets of All Schedules		26			
Total Assets			1313677		
Total Liabilities				1183866	

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC"

Do not include the interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and unexpired Leases.

If any entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is and individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
338 COLUMBIA AVE PALMERTON, PA 18071 (DEBTORS' RESIDENCE)	FEE SIMPLE	J	155000	161000
120-122 LAFAYETTE AV PALMERTON, PA 18071 (2 UNIT RENTAL PROP)	FEE SIMPLE	J	95000	61000
468 LEHIGH AV PALMERTON, PA 18071 (1/2 DOUBLE RENTAL)	FEE SIMPLE	J	40000	39700
470 LEHIGH AV PALMERTON, PA 18071 (1/2 DOUBLE RENTAL)	FEE SIMPLE	J	39000	30105
75 BEECHAY LANE PALMERTON, PA 18071 (SINGLE RENTAL)	FEE SIMPLE	J	95000	78000
303 GLEN ECHO RD PHILADELPHIA, PA 19119 (ROW HOME RENTAL)	FEE SIMPLE	J	65000	58000
KIHEI BAY, HAWAII CONDO D241 RENTAL MAUI	FEE SIMPLE	H	30000	23000
571 HAZARD RD PALMERTON, PA 18071 (1/2 DOUBLE RENTAL)	FEE SIMPLE	W	30000	10934
633 HAZARD RD PALMERTON, PA 18071 (SINGLE RENTAL)	FEE SIMPLE	W	35000	11096
555-561 HAZARD RD PALMERTON, PA 18071 (4 FAMILY RENTAL)	FEE SIMPLE	H	95000	58000

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 103242		W	12/31/92 MORTGAGE 633 HAZARD RD PALMERTON, PA 18071				11096	0
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 35000					
ACCOUNT NO. 103531		H	07/07/93 MORTGAGE 107 W RAILROAD ST NESQUEHONING, PA				10934	0
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 35000					
ACCOUNT NO. 316034		H	12/30/96 MORTGAGE 116 W RIDGE LANSFORD, PA 18232				34471	0
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 50000					
ACCOUNT NO. 443267		W	09/09/99 STOCK FTU 69 SHARES				2936	866
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 2070					
ACCOUNT NO. 70900741		H	08/20/99 COMPUTER PENTIUM				3740	1740
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 2000					
Subtotal (Total of this page)							63177	
Total (Use only on last page) (Report total also on Summary of Schedules)								

Sheet 1 of 5
continuation sheets attached to Schedule
of Creditors Holding Unsecured Claims

FORM 6D. SCHEDULE D (continuation)

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 200840054		W	11/29/97 STOCK FTU 400				29482	17482
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 12000					
ACCOUNT NO. 360283614		W	10/01/99 CAR 94 HUNDAI				4343	2343
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 2000					
ACCOUNT NO. 3730000803		H	09/22/98 MORTGAGE 879 EDMONT AV PALMERTON, PA 18071				24000	0
DELTA FUNDING 99 SUNNYSIDE BLVD WOODBURY, NY 11797			VALUE \$ 35000					
ACCOUNT NO. 3730000803		H	08/12/98 MORTGAGE 511 E BERTSCH ST LANSFORD, PA 18232				24000	0
DELTA FUNDING 99 SUNNYSIDE BLVD WOODBURY, NY 11797			VALUE \$ 35000					
ACCOUNT NO. 86092		H	09/28/97 MORTGAGE 555-561 HAZARD RD PALMERTON, PA 18071				57644	0
EQUITY ONE P O BOX 1627 MT LAUREL, NJ 08054			VALUE \$ 95000					
Subtotal (Total of this page)							139469	
Total (Use only on last page) (Report total also on Summary of Schedules)								

Sheet 2 of 5
continuation sheets attached to Schedule
of Creditors Holding Unsecured Claims

FORM 6D. SCHEDULE D (continuation)

Form Created by dLEGAL
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 91702595		J	04/01/93 MORTGAGE 120-122 LAFAYETTE PALMERTON, PA 18071				9769	0
FIRST NATIONAL BANK P O BOX 217 PALMERTON, PA 18071			VALUE \$ 95000					
ACCOUNT NO. 04100-01		J	11/17/95 SECOND MORTGAGE 120-122 LAFAYETTE PALMERTON, PA 18071				51000	0
FIRST NATIONAL BANK P O BOX 217 PALMERTON, PA 18071			VALUE \$ 85231					
ACCOUNT NO. 9730045/073 13		H	01/01/93 MORTGAGE 153 SNOW HILL RD NORTHAMPTON, PA				67273	0
FIRST UNION MORTGAGE P O BOX 96001 CHARLOTTE, NC 28296-00			VALUE \$ 75000					
ACCOUNT NO. 16415531		H	12/31/92 MORTGAGE KIHEI BAY MAUI HI				22656	0
GE CAPITAL P O BOX 78614 PHOENIX, AZ 85062-8614			VALUE \$ 30000					
ACCOUNT NO. 0800363111		J	01/20/99 2ND MORTGAGE HOME 338 COLUMBIA AV PALMERTON, PA 18071				45000	5965
HOMEcomings P O BOX 78426 PHOENIX, AZ 85062-8426			VALUE \$ 39035					

Sheet 3 of 5
continuation sheets attached to Schedule
of Creditors Holding Unsecured Claims

FORM 6D. SCHEDULE D (continuation)

Subtotal
(Total of this page)

195698

Total
(Use only on last page)
(Report total also on Summary of Schedules)

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 080021008		J	09/01/95 MORTGAGE 468 LEHIGH AV PALMERTON, PA18071				39700	0
HOMECOMINGS P O BOX 78426 PHOENIX, AZ 85062-8426			VALUE \$ 40000					
ACCOUNT NO. 1390566		J	09/17/95 MORTGAGE 75 BEECHAY LN PALMERTON, PA 18071				77890	0
HOUSEHOLD FINANCE P O BOX 7013 ANAHEIM, CA 92850-7013			VALUE \$ 95000					
ACCOUNT NO. 138-9824		J	09/17/95 MORTGAGE 303 GLEN ECHO RD PHILADELPHIA, PA				57701	0
HOUSEHOLD FINANCE P O BOX 7013 ANAHEIM, CA 92850-7013			VALUE \$ 65000					
ACCOUNT NO.		H	07/10/95 MORTGAGE PRIVATE 749 EDMONT AV PALMERTON, PA 18071				36000	0
MARY DUBOSKY 520 2ND AVE #55 NEW YORK, NY 10016			VALUE \$ 36000					
ACCOUNT NO. 0072575988		J	09/17/95 MORTGAGE 470 LEHIGH AV PALMERTON, PA18071				30105	0
MONEY STORE 3464 EL CAMINO SACRAMENTO, CA 95821			VALUE \$ 39000					

Sheet 4 of 5
continuation sheets attached to Schedule
of Creditors Holding Unsecured Claims

FORM 6D. SCHEDULE D (continuation)

Subtotal
(Total of this page)

241396

Total

(Use only on last page)
(Report total also on Summary of Schedules)Form Created by dLEGAL
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SCHEDULE A-REAL PROPERTY Attached Sheet

Debtor Name BERLOW, BERNARD R

Case No.5 0004223

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint or Com.	Current Market Value	Amount/Sec Claim
507 E BERTSCH LANSFORD, PA 18232 (1/2 DOUBLE RENTAL)	FEE SIMPLE	H	35000	9038
749 EDMONT AV PALMERTON, PA 18071 (SINGLE RENTAL)	FEE SIMPLE	H	36000	36000
107 W RAILROAD ST NESQUEHONING, PA 18 (1/2 DOUBLE RENTAL)	FEE SIMPLE	H	35000	9645
119 W RAILROAD ST NESQUEHONING, PA 18 (ROW HOME RENTAL)	FEE SIMPLE	H	32000	25000
208 HAZARD ST SUMMIT HILL, PA 18 (ROW HOME RENTAL)	FEE SIMPLE	H	25000	0
879 EDMONT AV PALMERTON, PA 18071 (SINGLE HOME RENTAL)	FEE SIMPLE	H	35000	24000
WOLF CREEK, OHIO (1/3 INTEREST IN FARM)	FEE SIMPLE	H	10000	0
153 SNOW HILL RD NORTHAMPTON, PA (SINGLE HOME RENTAL)	FEE SIMPLE	H	75000	67300
268 LEHIGH AV PALMERTON, PA 18071 (ROW HOME RENTAL)	FEE SIMPLE	H	35000	26000
116 W RIDGE AV LANSFORD, PA 18232 (STORE & LOT RENTAL)	FEE SIMPLE	H	55000	48000

Sheet 1 of 3 Sheets

Page Total \$ 373000

SCHEDULE A-REAL PROPERTY Attached Sheet

Debtor Name BERLOW, BERNARD R

Case No.5 0004223

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife Joint or Com.	Current Market Value	Amount/Sec Claim
511 E BERTSCH ST LANSFORD, PA 18232 (1/2 DOUBLE RENTAL)	FEE SIMPLE	H	35000	24000
TANGLWOOD TIME SHARE (2 TIME SHARES) TANGLWOOD, PA	EQUITABLE INTER EST	H	3000	2840

Sheet 2 of 3 Sheets

Page Total \$ 38000

TOTAL ALL PAGES \$1,090,000

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "NONE." If additional space is required in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "H W J C". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed Exempt.

Do not include the interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	CURRENT DESCRIPTION AND LOCATION OF PROPERTY	H W J C	MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH IN POSSESSION OF DEBTORS	J	45
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions. Brokerage houses, or cooperatives.		KEYSTONE SAVINGS BANK 3 0475010189 KEYSTONE SAVINGS BANK 330010597 KEYSTONE SAVINGS BANK 475700368	H W W	807 538 157
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		HOUSEHOLD FURNITURE	J	3000
5. Books, pictures and other art objects, antiques, stamp, coin record, tape, compact disc, and other collections or collectibles.		BOOKS ART COLLECTION	J	1000
6. Wearing apparel.		WEARING APPAREL	J	500
7. Furs and jewelry.		JEWELRY	W	50
8. Firearms and sports. Photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		MASS MUTUAL 5 7 091 116 PRUDENTIAL 20 177 263	H H	1200 550
10. Annuities. Itemize and name each issued.	X			

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DISCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		EQUIVEST 96 938 456	W	15988
12. Stock and interest in incorporated and unincorporated businesses. Itemize.		FTU 469 SHARES	W	14070
13. Interest in partnerships or joint ventures. Itemize.		LOAN TO CLARITY FIT 110000	H	110000
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.		ISRAEL BOND	H	250
15. Accounts receivable.		2ND MORTGAGE 237 1/2 W BRTCH LANSFORD, PA	H	11000
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitles. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estates of a decedent, death benefit plan, life insurance policy or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor and rights to setoff claims. Give estimated value of each.		MICHAEL DUFF COURT ORDER	H	19000
		MICHAEL UHL COURT ORDER	H	6000
21. Patents, copyrights, and other general intellectual property. Give Particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles.		87 OLDS	W	150
		89 BUICK	H	500
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		OFFICE EQUIPMENT	H	750
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops-growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
<u>1</u> continuation sheets attached			TOTAL ->	223677

(Include amounts from any continuation sheets
attached. Report total on Summary of Schedules.)

SCHEDULE B-PERSONAL PROPERTY Attached Sheet

Debtor Name BERLOW, BERNARD R

Case No.5 0004223

Type of Property	Description and location of property	Husb,Wife Joint,Etc.	Value
2.	CITIZEN'S NATIONAL BANK 11021144	H	160
2.	CANADA SAVINGS ACCOUNT	H	500
2.	NATIONAL IRON BANK 9000-207313-7	W	367
12.	CLARITY FIT TECHNOLOGIES 221469 SHARES	H	2215
12.	CLARITY FIT TECHNOLOGIES 287950	W	2880
12.	BBA 10 SHARES	H	500
12.	BBA 10 SHARES	W	500
15.	2ND MORTGAGE BILL BARRON NESQUEHONING, PA	H	25000
15.	COMPUTER PAT TOCCI	H	4000
23.	⁹⁶ 94 HUNDAI	H	2000

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:
(Check one box)

- ☐ 11 U.S.C. §522(b)(1): Exemption provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
None			

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, continuation sheets will be included.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtor. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEB- TOR	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	CON- TIN- GENT	UN- LI- QUID- ATED	DIS- PUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 0000104521		H	10/17/94 MORTGAGE 119 W RAILROAD ST NESQUEHONING, PA				25000	0
CITI FINANCIAL MORTGAG P O BOX 31513 TAMPA, FL 33631-3513			VALUE \$ 32000					
ACCOUNT NO. 0000104539		H	10/31/94 MORTGAGE 268 LEHIGH AV PALMERTON, PA 18071				26000	0
CITI FINANCIAL MORTGAG P O BOX 31513 TAMPA, FL 33631-3513			VALUE \$ 35000					
ACCOUNT NO. 102194		H	01/22/93 MORTGAGE 507 E BERTSCH ST LANSFORD, PA 18232				9038	0
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 35000					
ACCOUNT NO. 103234		W	12/31/92 MORTGAGE 571 HAZARD RD PALMERTON, PA 18071				9645	0
CITIZENS NATIONAL BANK CITIZENS NATIONAL BANK LOAN ADMINISTRATION P O BOX 195 HARLEYSVILLE, PA 19438			VALUE \$ 30000					

5 Continuation sheets attached

Subtotal
(Total of this page)

69683

Total

(Use only on last page)

FORM 6D. SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Report total also on Summary of Schedules)

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
ACCOUNT NO. 17 6056734		J	12/31/92 MORTGAGE ON HOME 338 COLUMBIA AV PALMERTON, PA18071				115965	0
SOVEREIGN BANK P O BOX 12646 READING, PA 19612			VALUE \$ 155000					
ACCOUNT NO. 106-40		H	01/30/95 TIMESHARE TANGLWOOD RESORT TANGLWOOD, PA				1440	0
TANGLWOOD RESORT C/O VRI P O BOX 399 HYANNIS, MA 02601-0399			VALUE \$ 1500					
ACCOUNT NO. 107-49		H	01/30/95 TIMESHARE TANGLWOOD RESORT TANGLWOOD, PA				1400	0
TANGLWOOD RESORT C/O VRI P O BOX 399 HYANNIS, MA 02601-0399			VALUE \$ 1500					
ACCOUNT NO. 116wridge		H	10/24/96 2ND MORTGAGE 116 W RIDGE AV LANSFORD, PA 18232				16510	0
William E McDonald 113 W Ridge St Lansford, PA 18232			VALUE \$ 19000					
ACCOUNT NO.								
			VALUE \$					
Subtotal (Total of this page)							135315	
Total (Use only on last page) (Report total also on Summary of Schedules)							844738	

Sheet 5 of 5
continuation sheets attached to Schedule
of Creditors Holding Unsecured Claims

FORM 6D. SCHEDULE D (continuation)

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UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtor. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule E

TYPES OF PRIORITY

(Check the appropriate box[es] below if claims in that category are listed on the attached sheets)

☐ **EXTENSIONS OF CREDIT IN AN INVOLUNTARY CASE**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order of relief. 11 U.S.C. § 507(a)(2).

☐ **WAGES, SALARIES, AND COMMISSIONS**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to a maximum of \$4,000 per employee, earned within 90 days immediately preceding the filing of the or petition, or cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **CONTRIBUTIONS TO EMPLOYEE BENEFIT PLANS**

Money owed employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **CERTAIN FARMERS AND FISHERMAN**

Claims of certain farmers and fishermen, up to a maximum to \$4,000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **DEPOSITS BY INDIVIDUALS**

Claims of individuals up to a maximum of \$1800 for deposits for the purchase, lease, or rental of property or services for personal family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **ALIMONY, MAINTENANCE, OR SUPPORT**

Claims of a spouse, former spouse, or child of the debtor for alimony, Maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **TAXES AND CERTAIN OTHER DEBTS OWED TO GOVERNMENTAL UNITS**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units set forth in 11 U.S.C. § 507(a)(8).

☐ **COMMITMENTS TO MAINTAIN THE CAPITAL OF AN INSURED DEPOSITORY INSTITUTION**

Claims based on commitments to the FDIC, RTC Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or thier predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

5 Continuation sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Government Units.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R O W H J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	Type of Priority			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
ACCOUNT NO. 00474 BOROUGH OF LANSFORD 1 W RIDGE ST LANSFORD, PA 18232	H	03/31/00 SANITATION BILL				336	336
ACCOUNT NO. 10- 268-01 BOROUGH OF PALMERTON 443 DELAWARE AV PALMERTON, PA 18071	H	06/02/00 SEWER				749	749
ACCOUNT NO. 10 468-01 BOROUGH OF PALMERTON 443 DELAWARE AV PALMERTON, PA 18071	H	06/02/00 SEWER				749	749
ACCOUNT NO. 10 - 470-01 BOROUGH OF PALMERTON 443 DELAWARE AV PALMERTON, PA 18071	H	06/02/00 SEWER				749	749
ACCOUNT NO. 14 -338-01 BOROUGH OF PALMERTON 443 DELAWARE AV PALMERTON, PA 18071	J	06/02/00 SEWER				749	749
Subtotal (Total of this page)						3332	
Total (Use only on last page) (Report total also on Summary of Schedules)							

Sheet 1 of 5
sheets attached to
Schedule of Creditors.

FORM 6E. SCHEDULE E (continuation)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Government Units.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	Type of Priority			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
ACCOUNT NO. 13 - 122---01 BOROUGH OF PALMERTON 443 DELAWARE AV PALMERTON, PA 18071		J	06/02/00 SEWER				665	665
ACCOUNT NO. 105B1-42-M12/562 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/09/99 REAL ESTATE TAXES				1988	1988
ACCOUNT NO. 42A-49-A-28/553 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		W	09/21/99 REAL ESTATE TAX				1299	1299
ACCOUNT NO. 42A-49-D-6/553- CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		W	09/21/99 REAL ESTATE TAX				1511	1511
ACCOUNT NO. 42A-48-J43/575 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				1582	1582

Sheet 2 of 5
sheets attached to
Schedule of Creditors.

FORM 6E. SCHEDULE E (continuation)

Subtotal
(Total of this page)

7045

Total

(Use only on last page)

(Report total also on Summary of Schedules)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Government Units.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	Type of Priority			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
ACCOUNT NO. 42A-48-F30.01/46 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				1329	1329
ACCOUNT NO. 42A-48-F30/454-5 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				1338	1338
ACCOUNT NO. 42A-48-Q-51/452- CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		J	09/21/99 REAL ESTATE TAX				3985	3985
ACCOUNT NO. 42A-48-B-22/23- CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		J	09/21/99 REAL ESTATE TAX				2389	2389
ACCOUNT NO. 115A-54-G31/576- CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				1183	1183

Sheet 3 of 5
sheets attached to
Schedule of Creditors.

FORM 6E. SCHEDULE E (continuation)

Subtotal
(Total of this page)

10224

Total

(Use only on last page)

(Report total also on Summary of Schedules)

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Government Units.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	Type of Priority			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				C O N T I N G E N T	U N L I Q U I T E D	D I S P U T E D		
ACCOUNT NO. 122A4-22-K43/602 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				798	798
ACCOUNT NO. 122A4-22-K45/557 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				1504	1504
ACCOUNT NO. 122A2-24-N21+02 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				7539	7539
ACCOUNT NO. RD 1 75 BEECHAY CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		J	09/21/99 REAL ESTATE TAX				4072	4072
ACCOUNT NO. 879 EDGE CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				649	649

Sheet 4 of 5
sheets attached to
Schedule of Creditors.

FORM 6E. SCHEDULE E (continuation)

Subtotal
(Total of this page)

14562

Total
(Use only on last page)
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes and Certain Other Debts Owed to Government Units.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	Type of Priority			TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
				C O N T I N G E N T	U N C O N D I T I O N A L I Y	D I S P U T E D		
ACCOUNT NO. 555-561 CARBON COUNTY TAX CLAI COURTHOUSE ANNEX P O BOX 37 JIM THORPE, PA 18229		H	09/21/99 REAL ESTATE TAX				2167	2167
ACCOUNT NO. 22-3-170400 CITY OF PHILADELPHIA P O BOX 8409 PHILADELPHIA, PA 19101		J	05/31/98 REAL ESTATE TAX				4459	4459
ACCOUNT NO. K42828674-356 NORTHAMPTON COUNTY TAX CLAIM BUREAU 669 WASHINGTON ST EASTON, PA 18042-7482		H	09/21/99 REAL ESTATE TAX				1789	1789
ACCOUNT NO. 274-40-4242 SALLIEMAESERVICING P O BOX 9500 WILKES BARRE PA 18773-		H	08/01/98 STUDENT LOAN				57095	57095
ACCOUNT NO.								
Subtotal (Total of this page)							65510	
Total (Use only on last page) (Report total also on Summary of Schedules)							100673	

Sheet 5 of 5
sheets attached to
Schedule of Creditors.

FORM 6E, SCHEDULE E (continuation)

(Report total also on Summary of Schedules)

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UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. Do not include claims listed in Schedule D and E. If all creditors will not fit on this page, use the continuation sheets provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtor. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured non-priority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SET-OFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 977200010038577 AMERICAN EXPRESS CNT B P O BOX 30379 SALT LAKE CITY, UTAH 8			06/14/00 LOAN				9689
ACCOUNT NO. 4356180031073762 BANK OF AMERICA P O BOX 85350 LOUISVILLE, KY 85350		H	05/18/00 LOAN				11459
ACCOUNT NO. 5342180031040062 BANK OF AMERICA P O BOX 85350 LOUISVILLE, KY 85350		H	05/18/00 LOAN				9451
ACCOUNT NO. 2595379690 CHASE BANK P O BOX 15583 WILMINGTON, DE 19886-1		H	05/18/00 LOAN				9653

4 Continuation sheets attached

FORM 6F. SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

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Subtotal
(Total of this page) 40252
Total
(Use only on last page)
(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 4128003488455 CITI BANK OSI COLLECTIONS P O BOX 8800 JACKSON, FL 32239-0800		J	04/18/00 LOAN				5265
ACCOUNT NO. 4128003206992961 CITI BANK OSI COLLECTIONS P O BOX 8800 JACKSON, FL 32239-0800		H	05/18/00 LOAN				5265
ACCOUNT NO. 4059042011316084 CITI BANK MELLON CREDIT CARD PROCESSING P O BOX 6273 SIOUX FALLS, SD 57117-		H	05/18/00 LOAN				7486
ACCOUNT NO. 4121638500072700 CITIZEN'S NATIONAL BAN VISA P O BOX 147 GRAND RAPIDS, MI 49501		H	05/18/00 LOAN				3171
ACCOUNT NO. 555HAZARD COSTENBADER, JOHN 401 LEHIGH AVE PALMERTON, PA 18071		H	07/01/96 555 561 HAZARD				53561

Sheet 1 of 4continuation sheets attached to Schedule
of Creditors Holding Unsecured Nonpriority Claims

FORM 6F. SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (continuation)

Subtotal
(Total of this page)

74748

Total
(Use only on last page;
Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	CONTINGENT	UNPAID	DISCHARGED	AMOUNT OF CLAIM
ACCOUNT NO. 6011002300225059 DISCOVER P O BOX 6000 DOVER, DE 19903-6000		H	05/18/00 LOAN				8170
ACCOUNT NO. 4262511404651 FIRST USA BANK P O BOX 15153 WILMINGTON, DE 19886-5		H	05/18/00 LOAN				4799
ACCOUNT NO. KISS KISS, ELENOR MAHONING VALLEY NURSIN 397 HEMLOCK DR LEHIGHTON, PA 18235		H	11/15/96 PROMISSORY NOTE				31042
ACCOUNT NO. 4313081643077633 MBNA P O BOX 15137 WILMINGTON, DE 19886-5		H	05/18/00 LOAN				14695
ACCOUNT NO. 4264298154043387 MBNA P O BOX 15137 WILMINGTON, DE 19886-5		H	05/18/00 LOAN				4472
Subtotal (Total of this page)							63178
Total (Use only on last page) (Report total also on Summary of Schedules)							

Sheet 2 of 4
continuation sheets attached to Schedule
of Creditors Holding Unsecured Nonpriority Claims
FORM 6F. SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (continuation)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	1-12000	1-12000	1-12000	AMOUNT OF CLAIM
ACCOUNT NO. 4800120010034496		H	05/18/00 LOAN				11988
MBNA P O BOX 15137 WILMINGTON, DE 19886-5							
ACCOUNT NO. 5329041500074213		H	LOAN				10115
MBNA P O BOX 15137 WILMINGTON, DE 19886-5							
ACCOUNT NO. 4436003000915835		H	05/18/00 LOAN				5609
NATIONAL CITY CARD P O BOX 85440 LOUISVILLE, KY 40285-5							
ACCOUNT NO. 5222021703545431		H	05/18/00 LOAN				5504
NATIONAL CITY CARD P O BOX 85440 LOUISVILLE, KY 40285-5							
ACCOUNT NO. 11-044010008003		H	05/18/00 LOAN				18192
PNC P O BOX 747024 PITTSBURGH, PA 15274-7							
Subtotal (Total of this page)							51408
Total (Use only on last page) (Report total also on Summary of Schedules)							

Sheet 3 of 4
continuation sheets attached to Schedule
of Creditors Holding Unsecured Nonpriority Claims

FORM 6F. SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (continuation)

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(Report total also on Summary of Schedules)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODE DEBTOR	H W J C	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OR PROPERTY SUBJECT TO LIEN	COIN- TENT	UNLI- QUATED	DIS- BURSED	AMOUNT OF CLAIM
ACCOUNT NO. 5308935100005545		H	05/18/00 LOAN				8869
TRAVELERS BANK P O BOX 15109 WILMINGTON, DE 19850-5							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Subtotal
(Total of this page) 8869

Total
(Use only on last page)
(Report total also on Summary of Schedules) 238455

Sheet 4 of 4
 continuation sheets attached to Schedule
 of Creditors Holding Unsecured Nonpriority Claims
FORM 6F. SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (continuation)
 Form Created by dLEGAL
 Phone (412)342-2211

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Sarinas

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

DEBTOR MARITAL STATUS:		DEPENDENTS OF DEBTOR AND SPOUSE	
MARRIED	NAME	AGE	RELATIONSHIP
	YOSEF BERLOW	21	SON
	NOAH BERLOW	18	SON
	BENJAMIN BERLOW	16	SON
EMPLOYMENT			
Occupation	DEBTOR	SPOUSE	
Name of Employer	COMPUTER CONSULTANT	DIRECTOR OF ADULT PROGRAMS	
How long employed	INDEPENDENT BLUE CROSS	JEWISH COMMUNITY CENTER	
Address of employer	1901 MARKET ST PHILADELPHIA, PA	23-0734200 702 N 22ND ST ALLENTOWN, PA 18104	
INCOME (Estimate of average annual income)			

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorated if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union Dues

d. Other (specify) 125-\$100+RETIRE 250 \$150+CONT \$5

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL COMBINED MONTHLY INCOME

\$ 7014

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

FORM 61. SCHEDULE 1 - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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Journal of Internal Medicine 247: 395–402

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT of PENNSYLVANIA

In Re. BERLOW, BERNARD R
BERLOW, SARINA C
Debtor

Case No. 5 0004223
Chapter THIRTEEN

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household.
Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	1483
Are real estate taxes included ? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Is property insurance included ? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Utilities: Electricity and heating fuel	\$	770
Water and sewer	\$	30
Telephone	\$	159
Other	\$	
Home maintenance (repairs and upkeep)	\$	90
Food	\$	658
Clothing	\$	50
Laundry and dry cleaning	\$	10
Medical and dental expenses	\$	10
Transportation (not including car payments)	\$	160
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	35
Charitable contributions	\$	100
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	45
Life	\$	879
Health	\$	0
Auto	\$	268
Other REAL ESTATE	\$	180
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify STUDENT PLUS LOAN)	\$	250
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	226
Other	\$	
Other	\$	
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other	\$	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	5403

(FOR CHAPTER 12 AND 13 DEBTORS:

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- Total projected monthly income
- Total projected monthly expenses
- Excess income (A minus B)
- Total amount to be paid into plan each (interval)

\$	7814
\$	5403
\$	2411
\$	1600 monthly

UNITED STATES BANKRUPTCY COURT

MIDDLE DISTRICT OF PENNSYLVANIA

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on November 29, 2000.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) and address):

BERLOW, BERNARD R

338 COLUMBIA AVE
PO BOX 318
PALMERTON, PA 18071

BERLOW, SARINA C

338 COLUMBIA AVE
PO BOX 318
PALMERTON, PA 18071

Case Number:

00-04223-JJT

Social Security/Taxpayer ID Nos.:

274-40-4242

170-38-2676

Attorney for Debtor(s) (name and address):

Pro Se

Bankruptcy Trustee (name and address):

CHARLES J. DEHART, III, ESQ

PO BOX 410

HUMMELSTOWN, PA 17036

Telephone number:

Telephone number: (717) 566-6097

Meeting of Creditors

Date: March 19, 2001

Time: 12:00 P.M.

Location: Genetti Hotel, 77 E. Market Street, Wilkes-Barre, PA

Deadlines

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

PROOF OF CLAIM FORM IS INCLUDED

All creditors who file proof of claim MUST serve a true copy of said claim upon the Chapter 13 Trustee CHARLES J. DEHART, III, ESQ at the above address

For all creditors (except a governmental unit): June 18, 2001

For a governmental unit: June 18, 2001

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors

Filing of Plan, Hearing on Confirmation of Plan

OBJECTIONS TO THE PLAN. Objections to the plan must be filed within fifteen (15) days after the §341 (a) meeting has been held. A copy of the proposed plan (or summary) is included. Any objections filed to the plan that are not settled will be set for hearing. If no objections are filed, the court may enter an order confirming plan.

Creditors May Not Take Certain Actions

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, debtor's property, and certain codebtors. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

Address of the Bankruptcy Clerk's Office:

Room 274
197 South Main Street
Wilkes-Barre, PA 18701

Hours Open:

8:00 a.m. - 5:00 p.m.

For the Court:

Clerk of the Bankruptcy Court:

Arlene Byers

Date:

February 22, 2001

5-00-04223

IN RE: BERNARD R. BERLOW and
SARINA C. BERLOW,
Debtors

Soc. Sec. No. 274-40-4242

IN THE UNITED STATES
BANKRUPTCY COURT FOR THE
MIDDLE DISTRICT
OF PENNSYLVANIA

Case Number: 5-00-04223

Chapter 13

FILED
WILKES-BARRE, PA
2001 JAN 25 PM 3:56
CLERK U.S. BANKRUPTCY COURT

CHAPTER 13 PLAN

1. The future earnings of the debtor are submitted to the supervision and control of the Trustee. The debtor shall pay to the Trustee the sum of \$1,611.00 monthly for a period of thirty-six (36) months.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) Administrative Expenses

To Charles J. DeHart, III, Esq., Trustee - 10% of all disbursements.

(b) Unsecured Claims

The remaining funds shall be paid under the Plan in satisfaction of claims of unsecured creditors.

(c) Secured Claims

Debtors propose to pay the mortgages encumbering their residence outside of the plan. Debtors also propose to liquidate their rental real estate and pay the holders of the secured claims thereon in full. In the meantime, Debtors will pay the current secured loans on said properties, as well as the real estate taxes and insurance on same, out of the rental income therefrom, all of which will be paid outside of the plan.

3. The following executory contracts of the debtor are hereby rejected: None.

4. Title to the debtor's property shall revert in the debtor upon confirmation of the plan pursuant to 11 U.S.C. Sec. 350.

Dated: 1/25/01

Bernard Berlow
Debtor

Sarina Berlow
Debtor

01

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
PROOF OF CLAIM

Name of Debtor
BERLOW, BERNARD R
BERLOW, SARINA C

Case Number
00-04223-JJT

Name of Creditor (The person or other entity to whom the debtor owes money or property):
BERLOW, SARINA C

Name and Address where notices should be sent:

BERLOW, SARINA C
P.O. BOX 318
125 DELAWARE AV
PALMERTON, PA 18071

Telephone Number:

- ☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- ☐ Check box if you have never received any notices from the bankruptcy court in this case.
- ☐ Check box if the address differs from the address on the envelope sent to you by the court.



THIS SPACE IS FOR COURT USE ONLY

Account or other number by which creditor identifies debtor:

Check here if ☐ replaces this claim ☐ amends a previously filed claim, dated _____

1. Basis for Claim

- ☐ Goods sold
- ☐ Services performed
- ☐ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☐ Other _____

- ☐ Retiree benefits as defined in 11 U.S.C. § 1114(a)
- ☐ Wages, salaries, and compensation (fill out below)
- Your SS #: _____
- Unpaid compensation for services performed from _____ to _____ (date) (date)

2. Date debt was incurred:
3. If court judgment, date obtained:
4. Total Amount of Claim at Time Case Filed:

\$ _____

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.

- ☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

5. Secured Claim.

- ☐ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

- ☐ Real Estate ☐ Motor Vehicle
- ☐ Other _____

Value of Collateral: \$ _____

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ _____

6. Unsecured Priority Claim.

- ☐ Check this box if you have an unsecured priority claim
- Amount entitled to priority \$ _____
- Specify the priority of the claim:
- ☐ Wages, salaries, or commissions (up to \$4,300)* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).
- ☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4).
- ☐ Up to \$1,950* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).
- ☐ Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).
- ☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- ☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(____).

*Amounts are subject to adjustment on 4/1/01 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

7. Credits: The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim

8. Supporting Documents: Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

9. Date-Stamped Copy: To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

Date

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

IN RE: BERNARD R. BERLOW and
SARINA C. BERLOW,
Debtors

IN THE UNITED STATES
BANKRUPTCY COURT FOR THE
THE MIDDLE DISTRICT
OF PENNSYLVANIA

Case Number: 5-00-04223

Soc. Sec. No. 274-40-4242

Chapter 13

FILED
WILKES-BARRE, PA
2001 JAN 25 PM 3:56
CLERK U.S. BANKRUPTCY COURT

CHAPTER 13 PLAN

1. The future earnings of the debtor are submitted to the supervision and control of the Trustee. The debtor shall pay to the Trustee the sum of \$1,611.00 monthly for a period of thirty-six (36) months.

2. From the payments so received, the Trustee shall make disbursements as follows:

(a) Administrative Expenses.

To Charles J. DeHart, III, Esq., Trustee - 10% of all disbursements.

(b) Unsecured Claims.

The remaining funds shall be paid under the Plan in satisfaction of claims of unsecured creditors.

(c) Secured Claims.

Debtors propose to pay the mortgages encumbering their residence outside of the plan. Debtors also propose to liquidate their rental real estate and pay the holders of the secured claims thereon in full. In the meantime, Debtors will pay the current secured loans on said properties, as well as the real estate taxes and insurance on same, out of the rental income therefrom, all of which will be paid outside of the plan.

3. The following executory contracts of the debtor are hereby rejected: None.

4. Title to the debtor's property shall revert in the debtor upon confirmation of the plan pursuant to 11 U.S.C. Sec. 350.

Dated: 1/25/01

Bernard Berlow
Debtor

Sarina Berlow
Debtor

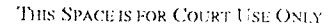
Name of Debtor
BERLOW, BERNARD R
BERLOW, SARINA C

NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. §503.

Name and Address where notices should be sent:

Telephone Number:

- ☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- ☐ Check box if you have never received any notices from the bankruptcy court in this case.
- ☐ Check box if the address differs from the address on the envelope sent to you by the court.



Account or other number by which creditor identifies debtor:

Check here if ☐ replaces
this claim ☐ amends a previously filed claim, dated _____

- ☐ Goods sold
- ☐ Services performed
- ☐ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☐ Other _____

- ☐ Retiree benefits as defined in 11 U.S.C. §1114(a)
☐ Wages, salaries, and compensation (fill out below)
 Your SS #: _____
 Unpaid compensation for services performed
 from _____ to _____
 (date) (date)

3. If court judgment, date obtained:

\$ _____

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.

- ☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.

☐ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

- ☐ Real Estate ☐ Motor Vehicle
☐ Other_____

Value of Collateral: \$_____

☐ Check this box if you have an unsecured priority claim

Amount entitled to priority \$ _____

Specify the priority of the claim:

- ☐ Wages, salaries, or commissions (up to \$4,300),* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).
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- ☐ Up to \$ 1,950* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).
- ☐ Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).
- ☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- ☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(__).

**Amounts are subject to adjustment on 4/1/01 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

7. **Credits:** The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

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Date _____

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Debtors

Soc. Sec. No. 274-40-4242

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BANKRUPTCY COURT FOR THE
THE MIDDLE DISTRICT
OF PENNSYLVANIA

Case Number: 5-00-04223

Chapter 13

CHAPTER 13 PLAN

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4. Title to the debtor's property shall revert in the debtor upon confirmation of the plan pursuant to 11 U.S.C. Sec. 350.

Dated: 1/25/01

Bernard Berlow
Debtor

Sarina Berlow
Debtor

MESSAGES ON ANSWER MACHINE – DECEMBER 30, 2003

PAUL BROWN – 505-235-5490 - PRINCIPAL FINANCIAL IN REGARD TO JANICE POMANTE. IN REGARD TO CHECK #587 FOR \$1511.62 WE TRIED TO CASH IT TWICE . PLEASE SEND NEW CHECK. THE INSURANCE CARRIER IS ALL STATE, AND THEIR TELEPHONE NUMBER IS 610-791-9800 AND IS POLICY NUMBER 901120405

KATHY GIFFORD – 610-706-0832 - IN REGARD TO MY REQUEST TO SELL MY HOUSE.. WE HAVE AN OFFER AND NEED TO KNOW WHEN WE COULD ARRANGE A SETTLEMENT.

JANICE POMANTE – CALLING ABOUT INSURANCE. WILL YOU PLEASE GIVE ME YOUR FAX NUMBER AND WILL FAX IT OVER TO YOU.